

Glenn Stearns, Chapter 13 Trustee
801 Warrenville Road, Suite 650
Lisle, IL 60532-4350
Ph: (630) 981-3888 Fax: (630) 981-3896

In re:

MARK A SCHRAMM
MONICA A SCHRAMM

BAC HOME LOAN SERVICING
PO BOX 660933
DALLAS, TX 75266-0933

Case No. 09-16539
Account No. 09021547 8104
MARK A SCHRAMM
MONICA A SCHRAMM
846 BELFLOWER LANE
BOLINGBROOK, IL 60440

RONALD D CUMMINGS
121 SPRINGFIELD AVE
JOLIET, IL 60435

NOTICE OF PAYMENT OF FINAL MORTGAGE CURE UNDER RULE 3002.1 (f)

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Glenn B. Stearns, files this Notice of Final Cure Payment. The amount required to cure the default in the claim has been paid in full.

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the debtor(s), debtor(s) Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating:

- 1) Whether it agrees that the debtor(s) have paid in full the amount required to cure the default on the claim;
and
- 2) Whether the debtor(s) are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

The undersigned certifies that this notice was sent to the above named parties on April 18, 2014 .

/S/ Allison Maxwell

For: Glenn Stearns, Chapter 13 Trustee, Standing Trust